

Interest Rates and Service Charges - Rates at a quick glance

NATURE	RATE OF INTEREST		MINIMUM BALANCE		
	NORMAL	SENIOR CITIZEN	RURAL	SEMI URBAN	URBAN
ACCOUNT	-	-	-	-	-
1.Savings Bank A/c	3.50	3.50	-	-	-
A. Domestic					
a. With cheque book facility	3.50	3.50	500	1000	1000
b. Without cheque book facility	3.50	3.50	250	500	500
c. No Frills Account	3.50	3.50	0	0	0
B. Non Resident	3.50	3.50			
a. NRO	3.50	3.50			
b. NRE	3.50	3.50			

2. Term Deposits		
A. Domestic	Rate of Interest w.e.f 20.08.2010	
Term Deposits (All Maturities)	Upto & including Rs.15 lakhs	For Deposits above Rs.15 Lakhs but less than Rs.1 Crore
15 days and upto 45 days	3.50	3.50
46 days and upto 90 days	4.00	4.00
91 days and upto 179 days	5.50	5.50
180 days and upto < 1 year	6.25	6.25
1 year and up to 2 years	7.25	7.25
Above 2 years and upto < 3 years	7.50	7.50
3 years and above upto < 5 years	7.50	7.50
5 years and above upto 10 years	7.75	7.75

LOANS

	RATE OF INTEREST w.e.f. 01.07.2010		Processing Charges	Processing charges w.e.f.
LOANS				
1.Housing Loan	Upto Rs.30 lakhs	More than 30 lakhs		
Floating Category				
Upto 5 years	8.75	9.75	0.60%	15.04.06
More than 5 years & Upto 10 years	9.50	10.00	0.60%	15.04.06
More than 10 years & Upto 15 years	9.50	10.00	0.60%	15.04.06
More than 15 years	9.75	10.25	0.60%	15.04.06
Fixed Category (With two years re-set clause)				
Upto 5 years	11.25	12.25	0.60%	15.04.06
More than 5 years & upto 10 years	11.25	12.25	0.60%	15.04.06
More than 10 years	NA	NA	NA	NA

SBBJ MY HOME LOAN**A.SBBJ EASY HOME LOAN :**

Interest rate *during the first year* (i.e. till first anniversary date from the date of first disbursement) is Fixed at 8% p.a.

>Interest rate for 2nd and 3rd year is Fixed at 9.00%. p.a

>Interest rate after 3rd year may be Fixed or Floating as per the borrower's choice *made at the time of sanction*. If floating rate option is chosen, then the rate will be **1.50 %** above base rate. If fixed rate option is chosen, then the rate will be **3.75% above base rate** prevailing on the third anniversary date from the date of first disbursement, and shall have a reset frequency of 5 years from the third anniversary date of the loan. Fixed interest rate shall be subject to force-majeure clause.

For Home Loans to public sanctioned between 01/07/2010 and 30/09/2010

B. SBBJ ADVANTAGE HOME LOAN ABOVE Rs. 50 LACS:

Interest rate *during the first year* (i.e. till first anniversary date from the date of first disbursement) is Fixed at 8% p.a.

>Interest rate *during next two years* is Fixed at 9.00%. p.a

>Interest rate *after three years* may be Fixed or Floating as per the borrower's choice *made at the time of sanction*. If floating rate option is chosen, then the rate will be **2.00 %** above base rate. If fixed rate option is chosen, then the rate will be **3.75% above base rate** prevailing on the third anniversary date from the date of first disbursement, and shall have a reset frequency of 5 years from the third anniversary date of the loan. Fixed interest rate shall be subject to force-majeure clause.

For Home Loans to public sanctioned between 01/07/2010 and 30/09/2010

2. Personal Loan			-	
a)Consumer Durable Loan	NA	NA	NA	NA
b)Senior Citizen Loan Scheme	NA	NA	NA	NA
c)Personal Loan Scheme				
With check off facility	13.25		1.15%	15.04.06
With SI/PDs	14.25		1.15%	15.04.06
3.Vehicle Loan				
a.Two Wheeler Loans	15.50	-		
b.Three Wheeler Loans	-		-	
c.For New Cars	SBBJ EZEE Car Loan Scheme: All New Car Loans to public sanctioned between 1 st July 2010 & 30 th September 2010. 8.00% p.a. (Fixed) for first year;10% p.a. for 2 nd & 3 rd year.; Floating interest rate for 4 th and 5 th year – 3.25% above BaseRate; present effective rate 11% p.a. Floating interest rate for 6 th and 7 th Year- 3.50 % above Base Rate; present effective rate 11.25 % p.a. Processing fee :0.50% of the Loan amount			
UP TO 3 YEARS (LOAN Rs.7.50 LACS& MORE	10.75		0.60%	15.04.06
UP TO 3 YEARS (Loans below 7.50 lacs)	11.00		0.60%	15.04.06
Above 3 years to 5 years (All Loans)	11.00		0.60%	15.04.06

Above 5 years to 7 years (All Loans)	11.25		0.60%	15.04.06
d. For Old Cars				
UP TO 3 YEARS	14.00		0.60%	15.04.06
Above 3 years	14.25		0.60%	15.04.06
4.Educational Loans	Upto Rs.4.00 lakhs	Rs.4.00 lakhs upto Rs.20 lakhs	For studies in India= NIL For Studies Abroad= NIL	
	10.25	11.75	-	

LOCKER CHARGES w.e.f. 01.04.2007									
Fee Based Services									
1.Lockers									
Type of Locker	Metro/Urban			Semi Urban			Rural		
	1 year	2 year	3 year	1 year	2year	3year	1year	2year	3year
Small	750	1500	2250	650	1300	1950	600	1200	1800
medium	1800	3600	5400	1200	2400	3600	1000	2000	3000
large	3000	6000	9000	2500	5000	7500	2500	5000	7500
extra large	5000	10000	15000	4000	8000	12000	4000	8000	12000

Bulk Deposits: Interest Rates for Rs. 1 Crore & above w.e.f. 27.03.2010

Tenure of deposits	Single deposits of Rs. 1 Crore & above
7 Days - 14 Days	1.50%
15 Days - 30 Days	2.00%
31 Days - 45 Days	2.25%
46 Days - 90 Days	3.00%
91 Days - 180 Days	3.50%
181 Days - 270 Days	4.50%
271 Days to less than 1 Year	5.25%
1 Year and Above	6.00%